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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/865,827	05/25/2001	Douglas Simpson	ClaimsPlace	7658
45722	7590	11/20/2006	EXAMINER	
PLEVY & HOWARD, P.C.				KOPPIKAR, VIVEK D
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FORT WASHINGTON, PA 19034				
		ART UNIT		PAPER NUMBER
		3626		

DATE MAILED: 11/20/2006

Please find below and/or attached an Office communication concerning this application or proceeding.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/865,827	SIMPSON ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Vivek D. Koppikar	3626	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### **Status**

1) Responsive to communication(s) filed on 24 July 2006.

2a) This action is **FINAL**.                            2b) This action is non-final.

3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### **Disposition of Claims**

4) Claim(s) 3,5-10,14-25,27,29-32 and 35-44 is/are pending in the application.

4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.

5) Claim(s) \_\_\_\_\_ is/are allowed.

6) Claim(s) 3,5-10,14-25,27,29-32 and 35-44 is/are rejected.

7) Claim(s) \_\_\_\_\_ is/are objected to.

8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### **Application Papers**

9) The specification is objected to by the Examiner.

10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.

Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).

Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).

11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### **Priority under 35 U.S.C. § 119**

12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).

a) All    b) Some \* c) None of:

1. Certified copies of the priority documents have been received.
2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### **Attachment(s)**

1) Notice of References Cited (PTO-892)

2) Notice of Draftsperson's Patent Drawing Review (PTO-948)

3) Information Disclosure Statement(s) (PTO/SB/08)  
Paper No(s)/Mail Date 9/14/06

4) Interview Summary (PTO-413)  
Paper No(s)/Mail Date. \_\_\_\_\_.

5) Notice of Informal Patent Application

6) Other: \_\_\_\_\_.

## **DETAILED ACTION**

### ***Status of the Application***

1. Claims 3, 5-10, 14-25, 27, 29-32 and 35-44 have been examined in this application. This communication is the first action on the merits. The Information Disclosure Statement (IDS) filed on September 14, 2006 has also been acknowledged.

### ***Claim Objections***

2. Claims 3 and 25 are objected to because of the following informalities: It is not clear what is meant by the term “rehabilitate the sustained losses” because normally the term “rehabilitate” is used to refer to a patient that is undergoing treatment or therapy for a medical or health condition. Appropriate correction and/or clarification is required.

### ***Claim Rejections - 35 USC § 112***

3. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

4. Claims 9 and 31 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. The term “substantially” in these claims renders the claims indefinite. Appropriate correction and/or clarification is required.

As per claims 3 and 25 the phrase “a claims data analyzing component for analyzing the inputted insurance claims using deep domain knowledge” is not clear. Specifically, it is not clear what the end result is of the analyzing step (i.e. what is the end result of analyzing the claim data). Furthermore, it is also not clear how the data analyzing component/step is related to the

claim rehabilitation and aggregating services component/step. Appropriate correction and/or clarification is required.

***Claim Rejections - 35 USC § 103***

5. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

6. Claims 3, 5-10 and 14-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating).

(A) As per claims 3, Borghesi teaches a computer system for enabling claimants to self-service insurance claims for sustained, the system comprising:

a site generating component for generating a site on a global computer network for inputting insurance claims from a plurality of sources (Borghesi: Col. 5, Ln. 51-Col. 6, Ln. 14);

a claim data analyzing component for analyzing the inputted insurance claim using deep domain knowledge about claim processing (Borghesi: Col. 13, Ln. 12-41);

a claim rehabilitation component (Borghesi: Col. 4, Ln. 37-63).

Borghesi does not teach the following features which are taught by Middleman and Panko: 1) enabling claimants to self-service insurance claims; 2) allowing claimants to directly input the insurance claims.

Panko teaches that it is well known in the insurance industry to allow claimants to self-service insurance claims directly input their insurance claims (Panko: Page 1, Paragraph 6 and Page 12).

Middleman teaches a system which allows insureds access to services so that they can self-service various insurance transactions. Middleman does not, however, teach the step of allowing claimants to directly input the insurance claims, however, at the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the teachings of Middleman so that the system of Middleman would have been able to allow claims to self-service their own insurance claims with the motivation of having a means to reduce paperwork as well as administrative and sales costs, as recited in Middleman (Page 2, Paragraph 4).

The above references do not teach the following feature which is taught by Automating (Page 2, Paragraphs 1-2): a claim rehabilitation component aggregating services related to loss recovery and automatically providing the aggregated services to the claimants to rehabilitate the sustained losses in accordance with said analyzing. At the time of the invention, it would have been obvious for one of ordinary skill in the insurance industry to have modified Borghesi with the aforementioned teachings from Automated with the motivation of having a means of being able to save money when insurance claims are processed, as recited in Automated (Page 2, Paragraph 2).

- (B) As per claim 5, in Borghesi the site is operative as an online claim reporting hub that permits the claimants to report details of personal and commercial insurance claims against any of a plurality of insurers (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).
- (D) As per claim 6, in Borghesi the claimants include individuals and institutions

(Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).

(E) As per claim 7, in Borghesi the input insurance claims are selected from the group consisting of automobile claims, homeowners claims and business claims (Col. 2, Ln. 32-37).

(F) As per claim 8, in Borghesi the site generating component accepts inputs from the global computer network and respond to site users graphically, in sound and in printable forms (Col. 12, Ln. 59-61).

(G) As per claim 9, in Borghesi the system provides substantially continuous network claim service handling (Col. 5, Ln. 51-Col. 6, Ln. 5).

(H) As per claim 10, in Borghesi the computer system further comprising a privacy preserving component for preserving site users' privacy while online at the site (Col. 15, Ln. 24-33).

(I) As per claim 14, in Borghesi the computer system according to claim 3, wherein the system is adapted to process claims processing without an agent, broker or an insurance company (Figure 3 and Col. 5, Ln. 51-Col. 6, Ln. 5).

(J) As per claim 15, in Borghesi the site is operative as an online consumer-to-business exchange that permits vendors of goods and services to advertise and offer products that individuals and businesses require to rehabilitate a loss (Col. 5, Ln. 5-50).

(K) As per claim 25, this claim is substantially similar to claim 3 insofar as claim limitations are concerned and is therefore rejected in the same manner as claim 3. (The only difference between claim 3 and claim 25 is that claim 3 is directed towards a system while claim 25 is directed towards a method).

(P) As per claim 27, wherein the site is operative as an online claim reporting hub that permits insurance claims to be put against any of a plurality of insurers at substantially any time (Figures 2-3 and Col. 5, Ln. 51-Col. 6, Ln. 5).

(R) As per claim 29, in Borghesi the insurance claims are selected from the group consisting of automobile claims, homeowners claims and business claims (Col. 2, Ln. 32-37).

(S) As per claim 30, in Borghesi the site generating step includes accepting inputs from the global computer network and responding to site users graphically, in sound and in printable forms (Col. 12, Ln. 59-61).

(T) As per claim 31, in Borghesi the site generating step includes providing substantially continuous network claim service handling (Col. 5, Ln. 51-Col. 6, Ln. 5).

(U) As per claim 32, Borghesi teaches further the step of preserving site users' privacy while online at the site (Col. 15, Ln. 24-33).

(X) As per claim 35, in Borghesi the site is operative as an online consumer-to-business exchange that permits vendors of goods and services to advertise and offer products that individuals and businesses require to rehabilitate a loss (Col. 5, Ln. 5-50).

(Y) As per claim 36, in Borghesi the aggregating step includes suggesting multiple vendors and services for performing tasks and requirements associated with rehabilitating a claim (Col. 5, Ln. 5-50).

7. Claim 16 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of "Cutting Out the Middleman" (hereinafter referred to as Middleman) and in further view of

“Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) as applied to Claim 3 above and in further view of Progressive.com (March 1, 2000).

(A) As per claim 16, Borghesi does not teach multiple vendors and services for performing tasks and requirements associated with rehabilitating a claim, however, this feature is well known in the art as evidenced by Progressive.com (Page 1). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the system of Borghesi and add the aforementioned feature from Progressive.com with the motivation of providing a user with a means of comparing insurance policies before making a purchase, as recited in Progressive.com (Page 1).

8. Claim 17 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) as applied to Claim 3 above and in further view of US Patent Number 5,704,045 to King.

(A) As per claim 17, Borghesi does not teach that the site is operative as an online business-to-business exchange where sellers, market makers and investors transact for wholesale claims, post-accident purchase and sale of tranches of risk obligations, and subrogation rights, however, this feature is well-known in the art as evidenced by King (Col. 14, Ln. 42-58). At the time of the invention, one of ordinary skill it would have been obvious for one of ordinary skill in the art to have modified the system of Borghesi with the aforementioned feature from King with the motivation of providing a means for investors to provide funds to support risk, as recited in King

(Col. 14, Ln. 42-45).

9. Claims 18-19 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) in view of King as applied to Claim 17 above and in further view of US Patent Number 5,655,085 to Ryan.

(A) As per claims 18-19, Borghesi in view of King does not teach an automatic claim scoring and valuing component for automatically scoring a claim to determine the likelihood of recovery and valuing a claim. Borghesi in view of King also does not teach the feature whereby the automatic claim scoring and valuing component values a claim’s subrogation value by reviewing criteria including accident description, loss state, and responsible party and then assigns a subrogation value to the claim; however, the aforementioned features are well known in the art as evidenced by Ryan (Col. 1, Ln. 38-51). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined system of Borghesi in view of King with the aforementioned teachings from Ryan with the motivation of providing a means for the subrogation rights purchasers to automatically determine which product provides the best value, as recited in Ryan (Col. 1, Ln. 45-49).

10. Claims 20-21 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) in view of King and Ryan as applied to Claim 19 above and in further view of US Patent Number 5,307,262 to Ertel.

(A) As per claims 20-21, the combined system of Borghesi in view of King and Ryan do not teach a claim bundling component that bundles the scored and claimed values into a group of claims that have commonality to the claim. The combined system of Borghesi in view of King and Ryan also does not teach a sale price determining component for determining a sale price for the bundled group of claims, however, the aforementioned features are well known in the art as evidenced by Ertel (Col. 5, Ln. 20-39 and Col. 29, Ln. 11-48). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined system of Borghesi in view of King and Ryan with the aforementioned feature from Ertel with the motivation of facilitating the generation of a wide variety of useful summary reports, as recited in Ertel (Col. 29, Ln. 25-28).

11. Claims 22-23 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) as applied to Claim 3 above and in further view of US Patent Number 6,453,297 to Burks.

(A) Borghesi does not teach a database which permits selected users to search for similar Claims (identify data patterns), thereby enabling the selected users to identify potential claims which are likely to develop as class action suits or mass tort claims. Borghesi also does not teach an identity concealment component (generic data format) for concealing the identities of claimants of the claims when searching for similar claims in the database, however, the aforementioned features are well known in the art as evidenced by Burks ( Col. 16, Ln. 34-46). At the time of the invention, it would have been obvious for one of ordinary skill in the art to

have modified the system of Borghesi with the aforementioned feature from Burks with the motivation of providing a user with a means of containing insurance costs, as recited in Burks (Col. 16, Ln. 42-45).

12. Claim 24 is rejected under 35 U.S.C. 103(a) as being unpatentable over the combined system of Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) in view of Burks and in further view of Ertel.

(A) The combined system of Borghesi in view of Burks also does not teach a sale price determining component for determining a sale price for the bundled group of claims, however, the aforementioned features are well known in the art as evidenced by Ertel (Col. 5, Ln. 20-39 and Col. 29, Ln. 11-48). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined system of Borghesi in view of King and Ryan with the aforementioned feature from Ertel with the motivation of facilitating the generation of a wide variety of useful summary reports, as recited in Ertel (Col. 29, Ln. 25-28).

13. Claim 37 is rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating).as applied to Claim 25 above and in further view of US Patent Number 5,704,045 to King.

(A) As per claim 37, Borghesi does not teach that the site is operative as an online business-to-business exchange where sellers, market makers and investors transact for wholesale claims,

post-accident purchase and sale of tranches of risk obligations, and subrogation rights, however, this feature is well-known in the art as evidenced by King (Col. 14, Ln. 42-58). At the time of the invention, one of ordinary skill it would have been obvious for one of ordinary skill in the art to have modified the method of Borghesi with the aforementioned feature from King with the motivation of providing a means for investors to provide funds to support risk, as recited in King (Col. 14, Ln. 42-45).

14. Claims 38-39 are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) in view of King as applied to Claim 37 above and in further view of US Patent Number 5,655,085 to Ryan.

(A) As per claims 38-39, Borghesi in view of King does not teach an automatic claim scoring and valuing component for automatically scoring a claim to determine the likelihood of recovery and valuing a claim. Borghesi in view of King also does not teach the feature whereby the automatic claim scoring and valuing component values a claim’s subrogation value by reviewing criteria including accident description, loss state, and responsible party and then assigns a subrogation value to the claim; however, the aforementioned features are well known in the art as evidenced by Ryan (Col. 1, Ln. 38-51). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined method of Borghesi in view of King with the aforementioned teachings from Ryan with the motivation of providing a means for the subrogation rights purchasers to automatically determine which product provides the best value, as recited in Ryan (Col. 1, Ln. 45-49).

15. Claims 40-44 are rejected are rejected under 35 U.S.C. 103(a) as being unpatentable over Borghesi in view of “Cutting Out the Middleman” (hereinafter referred to as Middleman) and in further view of “Revenge of the Bricks” by Ron Panko (hereinafter referred to as Panko) and in further view of “Automating collision claims” (hereinafter referred to as Automating) in view of King and Ryan as applied to Claim 39 above and in further view of US Patent Number 5,307,262 to Ertel.

(A) As per claims 40-44, the combined system of Borghesi in view of King and Ryan do not teach a claim bundling component that bundles the scored and claimed values into a group of claims that have commonality to the claim. The combined method of Borghesi in view of King and Ryan does not teach a sale price determining component for determining a sale price for the bundled group of claims. The combined method of Borghesi in view of King and Ryan does not teach a step of providing a database and permitting selected users to search for similar claims, thereby enabling the selected users to identify potential claims which are likely to develop as class action suits or mass tort claims. The combined method of Borghesi in view of King and Ryan also does not teach the step of concealing the identities of the claimants of the claims during the claim searching step nor the step of pooling common issues into anonymous class action groups , however, the aforementioned features are well known in the art as evidenced by Ertel (Col. 5, Ln. 20-39 and Col. 29, Ln. 11-48). At the time of the invention, it would have been obvious for one of ordinary skill in the art to have modified the combined method of Borghesi in view of King and Ryan with the aforementioned feature from Ertel with the motivation of facilitating the generation of a wide variety of useful summary reports, as recited in Ertel (Col. 29, Ln. 25-28).

***Response to Arguments***

16. Applicant's arguments filed on July 24, 2006 with respect to the pending claims have been considered but are moot in view of the new grounds of rejection.

***Conclusion***

17. **THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

17. Any inquire concerning this communication or earlier communications from the examiner should be directed to Vivek Koppikar, whose telephone number is (571) 272-5109. The examiner can normally be reached from Monday to Friday between 8 AM and 4:30 PM.

If any attempt to reach the examiner by telephone is unsuccessful, the examiner's supervisor, Joseph Thomas, can be reached at (571) 272-6776. The fax telephone numbers for this group are either (571) 273-8300 or (703) 872-9326 (for official communications including After Final communications labeled "Box AF").

Another resource that is available to applicants is the Patent Application Information Retrieval (PAIR). Information regarding the status of an application can be obtained from the (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAX. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, please feel free to contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Sincerely,

Vivek Koppikar

11/13/2006

*C. Luke Gilligan*  
Primary C. LUKE GILLIGAN  
PATENT EXAMINER